

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION

Name of debtor: Mary Angela Schleich
aka Angie Schleich aka Angies Custom
Creation

Case No. 12-45241-A659
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002-1.

Name of creditor: The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2005-16 As Serviced by Specialized Loan Servicing, LLC

Court claim no. (if known): 4

Last four digits of any number you use to identify the debtor's account: xxxxxx1576

Date of payment change: Must be at least 21 days after date of this notice: 09/01/2013

New total payment: Principal, interest, and escrow, if any \$1,675.53

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No.
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$191.99 **New escrow payment:** \$172.08

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable rate note?

- ☒ No.
- ☐ Yes. Attach a copy of the rate change notice, prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: % **New interest rate:** %

Current principal and interest payment: **New principal and interest payment:**

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No.
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take affect.)

Reason for change: _____

Current mortgage payment: _____ New mortgage payment: _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- ☐ I am the creditor. ☒ I am the creditor's authorized agent.
 (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ **Craig A. Edelman**

Signature

Date: **07/08/2013**

Print:

Craig A. Edelman

Title

Authorized Agent for
Specialized Loan Servicing,
LLC

First Name Middle Name Last Name

Company: **Buckley Madole, P.C.**

Address: **9441 LBJ Freeway, Suite 250**
 Number Street

Dallas, Texas 75243
 City State Zip Code

Contact Phone: **(972) 643-6600**

Email: **PCNInquiries@BuckleyMadole.com**

Certificate of Service

I certify that the foregoing notice has been served electronically on the Debtor's Counsel and the Chapter 13 Trustee and has been mailed to Debtor at the following address on or before July 11th, 2013:

Debtor's Attorney Information

Jay R. Burns
Law Offices Of Jay R. Burns
7777 Bonhomme, Ste. 2250
Clayton, MO 63105

Debtors Information

Mary Schleich
2212 Stephen
St. Louis, Missouri 63110

Chapter 13 Trustee Information

John V. LaBarge, Jr.
P.O. Box 430908
St. Louis, Missouri 63143

Respectfully Submitted,

/s/ Craig A. Edelman

**ESCROW ACCOUNT
DISCLOSURE STATEMENT**

ROBERT E SCHLEICH
MARY A SCHLEICH
2212 STEPHEN CT
SAINT LOUIS MO 63110-2939

Loan Number: [REDACTED]
Statement Date: 06/04/13
Customer Care Number: 800-315-4SLS(4757)
Hours:
Monday through Friday 8:00 am to 8:00 pm MST

2212 STEPHEN CT
SAINT LOUIS, MO 63110

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY

LOAN NUMBER	July 2012 THRU June 2013			DATE	06/04/13		
PAST YEARS PAYMENT BREAKDOWN	PRIN & INTEREST			1503.46			
	ESCROW PAYMENT			191.99			
	TOTAL PAYMENT			1695.44			
MONTH	PAYMENTS TO ESCROW		PAYMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
Jul 12	191.99 *	0.00	0.00	0.00	STARTING BALANCE	1538.01	-2238.33
Aug 12	191.99 *	0.00	0.00	0.00		1728.00	-2238.33
Sep 12	191.99 *	0.00	0.00	0.00		1919.99	-2238.33
Oct 12	191.99 *	0.00	0.00	0.00		2111.98	-2238.33
Nov 12	191.99 *	0.00	0.00	0.00		2303.97	-2238.33
Dec 12	191.99 *	0.00	0.00	2065.04	COUNTY TAXES	2495.96	-4303.37 LP
Jan 13	191.99 *	0.00	2303.97	0.00		383.98	-4303.37
Feb 13	191.99 *	0.00	0.00	0.00		575.97	-4303.37
Mar 13	191.99 *	258.88 P	0.00	0.00		767.96	-4046.69
Apr 13	191.99 *	0.00	0.00	0.00		959.95	-4046.69
May 13	191.99 *	0.00	0.00	0.00		1151.94	-4046.69
Jun 13E	191.99	0.00	0.00	0.00		1343.93	-4046.69
TOTALS	2303.88	258.88	2303.97	2065.04		1538.92	-4046.69

ACTUAL PAYMENTS TO ESCROW ARE DESIGNATED AS MONTHLY PAYMENTS (P) OR INTEREST ON THE ESCROW BALANCE (OI). LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ESCROW ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING \$2303.97. UNDER FEDERAL LAW, YOUR ACTUAL LOWEST MONTHLY BALANCE (LP) SHOULD NOT HAVE EXCEEDED \$383.98 OR 1% OF THE ANTICIPATED PAYMENTS FROM YOUR ESCROW ACCOUNT, UNLESS YOUR MORTGAGE DOCUMENTS OR STATE LAW SPECIFIES A LOWER AMOUNT. YOUR ACTUAL LOWEST ESCROW BALANCE WAS \$-4303.37.

AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE ANTICIPATED PAYMENTS FROM ESCROW AND THE ACTUAL PAYMENTS FROM ESCROW. AN "E" INDICATES THAT THE PROJECTED PAYMENTS TO ESCROW ARE ESTIMATES. THE PROJECTED PAYMENTS TO ESCROW MAY BE ESTIMATED WHEN LESS THAN 12 MONTHS OF HISTORY IS AVAILABLE TO THE SERVICER. THE INFORMATION PROVIDED DOES NOT REQUIRE ANY ACTION ON YOUR PART. IF YOU HAVE ANY QUESTIONS, PLEASE CALL OUR TOLL FREE NUMBER 1-800-315-4SLS(4757).

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS

LOAN NUMBER	September 2013	THRU	August 2014	DATE	06/04/13
PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED					
Please retain this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.					
-----PROJECTED ESCROW DISBURSEMENTS-----					
COUNTY TAXES		2065.04			
TOTAL PROJECTED ESCROW DISBURSEMENTS:		2065.04 ESCROW PAYMENT CALCULATION: 2065.04 / 12 = 172.08			

MONTH	TO ESCROW	FROM ESCROW	-----PROJECTED PAYMENTS-----	-----ESCROW BALANCE-----
			DESCRIPTION	REQUIRED
Sep 13	172.08	0.00	STARTING BALANCE	1720.88
Oct 13	172.08	0.00		1892.96
Nov 13	172.08	0.00		2065.04
Dec 13	172.08	2065.04	COUNTY TAXES	2237.12
Jan 14	172.08	0.00		344.16
Feb 14	172.08	0.00		516.24
Mar 14	172.08	0.00		688.32
Apr 14	172.08	0.00		860.40
May 14	172.08	0.00		1032.48
Jun 14	172.08	0.00		1204.56
				1376.64
				5127.63
				5299.71
				5471.79
				5643.87
				4750.91
				4922.99
				5095.07
				5267.15
				5439.23
				5611.31
				5783.39

(Continued on Reverse side of Page)

NAME: Robert E Schleich

Continue of Account:

For ESCROW DISCLOSURE STATEMENT

Jul 14	172.06	0.00	1548.72	5855.47
Aug 14	172.06	0.00	1720.93	6127.55
TOTALS	2064.96	2065.04		

CUSHION SELECTED BY SERVICER: \$44.18

YOUR ENDING ESCROW BALANCE FROM THE LAST MONTH OF THE ACCOUNT HISTORY IS \$127.83. YOUR STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE 1720.93. THIS MEANS YOU HAVE A SURPLUS OF \$448.75. THE SURPLUS MUST BE RETURNED TO YOU UNLESS IT IS LESS THAN \$50.00 IN WHICH CASE WE HAVE THE OPTION OF KEEPING IT AND LOWERING YOUR MONTHLY PAYMENTS ACCORDINGLY. WE ARE SENDING YOU A CHECK FOR THE SURPLUS.

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.

BELOW IS YOUR NEW MONTHLY PAYMENT BREAKDOWN FOR THE NEXT 12 MONTHS EFFECTIVE 09/01/13.

PRIN & INTEREST	1503.45
ESCROW PAYMENT	172.06
TOTAL	1675.53

IMPORTANT MESSAGES

If your property is in MD or NV and you have a surplus in your escrow account: If your loan payments are current, SLS will refund the surplus amount when \$50 or more. If your surplus is less than \$50, SLS will reduce your monthly escrow payment accordingly over the next 12 months. However, you may select one of the following options for handling your surplus: 1) you may request a refund of the surplus regardless of the amount, 2) you may apply the surplus toward a loan payment or 3) you may leave the surplus in your escrow account.

Bankruptcy Notice- If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: Please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy. If you would like to discontinue these statements please contact our Customer Care Center at 800-306-6057.

Escrow Overview

If you have an escrow account, it means that part of your monthly mortgage payment goes into an account to pay for your property taxes and/or insurance premiums. During the year, payments are made from your escrow account when tax and/or insurance premium bills become due. The Escrow Account Disclosure Statement shows how much money has been paid into your escrow account, how much money has been paid out over the last 12 months for escrowed expenses as well as both the projected and required balance in your escrow account to insure that we are collecting the appropriate amount.

If there is too much money in your escrow account (a surplus), we will issue a credit to your loan account or, if the surplus is \$50.00 or more, we will send you a refund check. If there is too little money in your escrow account (a shortage), we will adjust your payment to make up the difference.

If you are delinquent on your loan, any surplus was retained. Once your loan has been brought current, you may send in a written request for a new escrow analysis and any surplus would be refunded. If you have a shortage and are submitting payment in full, please send in a written request for a new escrow analysis and an updated analysis with payment information will be sent to you.

Increases in your property taxes or homeowner's insurance premium are the most common causes of a shortage in your escrow account. Having a shortage generally results in an increase to your monthly mortgage payment.

If you are being notified of an escrow shortage and monthly payment increase, and are unable to afford your new monthly payment, please contact our Customer Care Center immediately at 800-268-9956 6am - 6pm MST as there may be other options available to assist you.